



## OKWB PLAN INSTRUCTIONS FOR JUBILEE

### Section 1

#### Notices:

##### **Nonstandard provisions:**

To check the "Yes" box you must have entered a Plan Provision to do so go to Plan Manager, click tab for Plan Provision and click New to add a provision.

##### **Valuation of Collateral:**

To check the "Yes" box you must have a creditor listed in section 5.C.2. The Creditor should be set to pay value and not the full claim.

##### **Avoid a Security Interest:**

To check the "Yes" box you must have a creditor listed in section 9. The avoid lien box should also be checked on the plan option tab within the creditor.

### Section 2

#### Payments to Trustee

##### **Regular Payments:**

Payments to the trustee are entered on the details tab under the plan manager, section titled "Payments".

##### **Step Payments:**

For Step payments you will need to enter the variable payments on the details tab under the plan manager, section titled "Payments".

##### **Debtor intends to pay Plan Payments:**

Direct – The program defaults to this selection

By Wage Deduction – To select this payment method go to Plan Manager, Click on Pay Order, uncheck the box "Debtor to make payments to Trustee" we will use the frequency here to check box for pay frequency - repeat the steps for Debtor 2 in Joint cases.



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Section 5

**Disbursements to be made by trustee**

**Administrative Expenses:**

Trustee Fees – This amount is set by going to Plan Manager, Details tab and entering amount under Trustee Commission.

Attorney Fees – This amount is set by going to Petition, General Information, Fees and entering Total fee and any amounts paid the program will calculate the unpaid balance.

Filing Fees - This amount is set by going to Petition, General Information, Fees, Filing Fees and selecting attached or installments – If attached is selected the amount here will be zero.

**Priority Claims Under 11 U.S.C. § 507:**

**Domestic Support Obligations:**

These will be Priority Creditors and the type of Priority will be Domestic Support Obligation. To select the checkbox for “Arrearage paid through wage assignment or Paid in full” go to the Plan Manager, Details and click on Plan Options and you can select which option to use. For claims owed to a governmental unit you must select this option on the details tab in the creditor, go to petition, creditors, select you creditor and you will see the checkbox, to enter how they will be paid enter the explanation in the Plan Summary Remarks on the Plan Option tab within the creditor.

**Other priority claims:**

If your priority type is Taxes, then it will print in (a) all other priority claims will print in (b).

**(1) Secured Claims:**

**Adequate Protection:**

Secured creditors with the check box selected to pay adequate protection will print here - Go to petition, creditors, open the desired creditor, click on Plan Option Scroll down until you see the Adequate Protection section, select your option. You must also check the Pay Adequate Protection box on the details tab of the plan manager and select the number of months to pay.

**(2) Secured Debts that will be paid within the Plan:**

**Claims not subject to valuation (910 Claims):**



This creditor will be secured and have an asset attached, you will also be paying the full claim within the term of the plan and check the box on the plan tab within the creditor that 1325(a) "Hanging Paragraph" Applies.

**Claims subject to valuation:**

This creditor will be secured and have an asset attached, you will also be paying the value of the asset within the term of the plan and check the button to pay asset value on the plan tab within the creditor is selected.

**(3) Debts Secured by Principal Residence (Long Term Debt)**

This is the secured creditor that has the Debtors principal residence attached, you must go to the Plan Option tab within the creditor and uncheck that box that says, "Last payment made within the plan length".

**(4) Other Secured Debts (Long Term Debt)**

This is the secured creditor that has some property attached, you must go to the Plan Options tab within the creditor and uncheck that box that says, "Last payment made within the plan length".

**(5) Unsecured Claims**

The creditor that is displayed here is a special class unsecured creditor, you must go to the plan options tab within the unsecured creditor and select the box that says, "Specially Classify Unsecured Claim". The guaranteed dividend to non-priority unsecured creditors is calculated automatically based on how much they are being paid within the plan.

**(6) Direct Payments by Debtor:**

Creditors in this section will be designated as Direct Pay on the Plan Options tab within the Creditor.

**(7) Executory Contracts:**

The creditors entered in this section must have been entered as an executory contract creditor by going to Petition and Executory Contracts, it also must be assumed as all others are rejected.

**(8) Surrendered Property:**

The creditor in this section must be secured and have selected the surrender option on the plan options tab within the creditor



**(9) Lien Avoidance:**

This creditor should have a claim that is higher than the value and the avoid lien box should be checked on the plan option tab within the creditor.

**(10) Nonstandard Plan Provision:**

Plan Provisions can be entered by going to Plan Manager - Plan Provision tab – and selecting New.